REPLY UNDER 37 CFR §1.116 EXPEDITED PROCEDURE ART UNIT 3692

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Resnick, et al. Application No.: 09/734,988 Filed: December 11, 2000

For: Electronic Payment System Utilizing Intermediary Account

Commissioner for Patents Mail Stop Amendment [AF] P.O. Box 1450 Alexandria, VA 22313-1450 Confirmation No.: 6113 Group Art Unit: 3692 Examiner: Elda G. Milef Attorney Docket No.: 39048.21

AMENDMENT

Sir:

In response to the final Office Action of February 25, 2009, entry of the following amendments and Remarks into the record of the above-identified application is respectfully requested. No additional fees are believed to be due in connection with this filing. Should any additional fees be required, please charge any such fees to Haynes & Boone's Deposit Account No. 08-1394.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 this paper.

Remarks/Arguments begin on page 8 of this paper.

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